

# Look Around Before You Leave Your Home Town—Your Best Chance May Lie There

By John F. Thornton, Jr.

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(Continued From Page Thirteen.)

turned the old general store into a women's and children's store. He did not specialize on clothing. But he limited his stock to those things in which a woman is naturally interested—clothing and house furnishings and groceries.

He studied the methods of the larger city stores and adapted them to his requirements. One little detail will show how closely he studies his business. The store is divided into departments. The grocery department is at the extreme end of the store. Customers patronizing this particular department are thus forced to pass the tempting show-cases of the other departments.

And he advertises. That is one of the main reasons for his success. The town alone could not support his store. It is necessary for him to reach the people who live at a distance, and induce them to make visits to the town instead of filling out money order applications payable to the mail order houses. One of his business ideas he uses is very effective. He has appointed "agents" in the surrounding small towns. He pays these agents, so long as they remain "on the job," with cards, good for three months, entitling them to a 15 per cent discount on certain articles. Their work is to report to him weekly, on printed forms, any information that will put him in touch with new customers. If a girl becomes engaged, or a couple is married, he knows about it, and in a few days he has usually resulted from such events. He knows also whenever a new house is built, or an old house is remodeled, or a new family moves into the territory.

In seven years this young man has built up a business that is known for miles around. Seventy-five per cent of his business is done with farmers and their families, who drive or motor in from points 50 miles away. That is the reason why, during the past year, he has been able to do a business of more than \$70,000 in a town whose population does not run much over 2,000.

## Tremendous Opportunities.

Hundreds of small towns hold similar opportunities for young men. Wealth is actually increasing faster in the rural districts than in the cities. The American farmer and his family are no longer satisfied to exist on the very bare necessities of life. They are buying luxuries and conveniences in large quantities. The introduction of electricity alone into farming communities is creating a tremendous demand for electric stoves, washers, irons, fans and vacuum cleaners. Water systems, porcelain sinks, wall paper, paint and varnish, better house furnishings—these are only a few of the things that are selling heavily in the rural districts.

An expert has figured that the American farm market has a wealth of \$80,000,000,000. These figures are so big that they don't mean a great deal, so we'll come down to a practical case. You have seen the little raised approach at the entrance to a barn. It doesn't measure much more than six inches by five feet—just enough to clear the sill. A man whose business is selling re-enforced steel for concrete recently did a little figuring. He says that if he could sell the steel necessary for all the farmers of America to re-enforce their barn approaches, he would need more of that metal than is now used in all the office buildings and manufacturing plants of the country put together.

Doesn't that give you a pretty good idea of the wonderful farm market? Part of that market is around you. The chain stores are spreading out from the cities. The mail order houses have secured quite a hold on the farmers' trade. But if you decide to build up a business in your community you need not worry over their competition. The mail order houses give no better values than it is possible for a local merchant to give. And a man or woman always prefers to trade with a friend whenever that is possible. The man with a capacity for friendship and a goodly share of brains and energy has every assurance of success in small town merchandising.

**Banking in the "Bushes."**

But merchandising is only one of several fields in which the small town offers excellent opportunities.

The president of one of our big Pacific coast banks devotes an unusual amount of time to the development of his employees. One day he called two clerks into his private office.

"I believe," he said, "that you two young men are going to make good at banking. But you need a little broader experience with banking problems than your work here affords you. I have made arrangements for a job for each of you in a country bank. On the job you will be called upon to do a little of everything. You will become banking factotums. When your education is completed there is an executive position here for each of you. You have a week to think it over."

The young men thought well of the proposition, and disappeared into the "bushes." But the president's plans went awry. Neither man returned to him. One wrote him a long letter in which he listed some of the advantages of a small-town country bank. On the job you will be called upon to do a little of everything. You will become banking factotums. When your education is completed there is an executive position here for each of you. You have a week to think it over."

The big league banks of the industrial and commercial centers are continually sending out scouts to lift young bankers from country jobs and sit them at desks of responsibility and authority. For it is in these smaller banks that well-rounded executives are formed. Many times, however, the country banker cannot be tempted with any salary or position. He knows that when he goes to a large bank the chances are that he will be "boiled" for a long time over only one department of the bank. In the small-town bank, on the other hand, he has very good chances of becoming the "big chief" while he is still very young.

There are something like 30,000

banks in the United States. More than three-fourth of these are situated in towns of less than 10,000 population. In these small-town banks that many of our future banking leaders are being formed, for here a new idea in banking is being developed.

A bank, you know, does not differ essentially from a grocery store. The grocery store buys goods at a low price and sells them at a profit. The banker receives his surplus money for safe-keeping. He pays you a low rate of interest for the privilege of using it. Then he sells the use of your money, for a larger rate of interest, to people who need it and are willing to pay for it. The profits go to the shareholders.

In the old days a banker was concerned with only two things. First, he wanted, of course, as many people as possible to deposit their money with him. And second, he wanted to be sure that he was going to receive back the money he loaned out, because he was responsible to the owners of it.

**"Taking Interest in People."**

He is still interested in those sides of his business. But he has a new concern. As one banker has said, it has been found good business to take interest in people as well as money. In other words, the bankers of the country are going out of their ways to help their clients to grow richer.

I could mention many instances of the rise of young men in the banking world because of their ability in this direction. But space permits of only one.

In a certain eastern farming community there were, a few years ago, two banks. They were very strong competitors. It was a red-letter day when either one succeeded in grabbing an account away from the other.

Now, there was in this community a young man who had a lot of horse sense. He had decided to become a banker. Instead of hopping to it, however, he got a job in one of the local banks. He intended to use this job as a training ground, where he could gain an intimate knowledge of the practical working of a bank before going to a city bank.

It wasn't long before he saw the folly of the competition between the two banks. They were merely playing "give and take" with the money of the community. None of the depositors was gaining anything from it. Of course, it was natural for each bank to want to secure more business. But this young man thought that there should be a more sensible method of doing it.

He did a great deal of studying. And he didn't confine his studies to banking problems. He studied the community. And out of these studies he dug up a new idea for his bank.

"There is just so much money in this community," he said one day to the cashier of the bank. "Both banks here are falling over each other, trying to induce farmers to bring their business to them. We have a great many good accounts already. Why not roll up our sleeves and help our depositors to become richer? If non-depositors see us doing this they have the best argument in the world for bringing their accounts to us."

That idea was so new to the cashier that it was several weeks before the young fellow could convince his superior of its worth. But he finally succeeded, and the bank rapidly became a new institution under his recommendations and suggestions.

The farmers of the community were hard workers, and intelligent. But they had no leader. Without a single "by your leave" the bank assumed the leadership. It organized a "Farmers' Forum." Meetings were held once a month, and they were devoted to open discussions of the various farming problems of the community. On the bank's recommendation the farmers employed a "field demonstrator," thoroughly grounded in the theory and practice of scientific farming. The federal government paid half the expenses of this "soil doctor." He spent his time traveling from farm to farm, making soil tests and advising with the farmers regarding the products best adapted to their acres.

All this, of course, was strictly community service. There were no direct profits for the bank in it. The county agent looked after all the farmers, whether or not they were customers of the bank. And the "Forum" was open to all. But just as the young fellow had predicted, it was an excellent business builder.

The farmers began to transfer their accounts to the bank which was showing the more active interest in them.

The young man studied carefully the reports of the soil doctor. He soon came to the conclusion that the community was becoming run down. The soil had been impoverished by wasteful methods; once productive fields were growing up with weeds and briars.

On the advice of his young "live wire" the bank went into a new field. The community was one-sided in its development. So the bank purchased a carload of pure-bred cattle, selected by a government dairy expert. They were sold to the farmers at cost. And so all was well.

He waged a fight for two years against five saloons. Of course he made enemies and lost subscriptions. But he succeeded in having the license fees raised from \$500 to \$1,200 a year. That put two of the saloons out of business. The remaining three closed up when two towns voted dry after Jim had given his support to a dry candidate.

There are openings for a great many more "Jim Ingalls." In the United States there are about 10,000 centers of population where newspapers are published. There are about 2,500 daily newspapers, and nearly six times as many country weeklies. The average of editorial ability on these country papers is much lower today than it was a generation ago. This is due, in part at least, to the introduction of the "patent inside"—columns or pages of type, written or edited in a city and supplied at low cost to many country newspapers. With such service almost anyone can "get out a local paper." Making it a real paper, influential and prosperous, is another matter.

The increase of rural free delivery and better transportation facilities is causing a great change in country journalism. Many of the big metropolitan dailies are reaching out farther and farther and invading the domain of poorly conducted local papers. Just as the mail order houses are undermining the businesses of unprogressive country merchants. But the city daily is entirely out of its element in reporting small-town affairs, and there are hundreds of opportunities, not only for profit, but for public service.

**Small-Town Politics.**

For our smaller communities are beginning to awaken. There is increased political activity within their boundaries. And they need fearless, independent local papers. Which brings us to the question of the small-town boy and politics.

The young man who plans to follow a political career can do no better than to begin at the bottom in his own village, township or county. By studying in local affairs he will learn how to handle human nature. He will become acquainted with the members of the I-Got-Mine-club—those individuals, present in every community, who have made money and settled back, and who hate improvement taxes because they diminish their little piles.

And he will learn to be practical. A young man leading a movement for better approaches to his town may not be featured in the cable reports to the world's political centers. But he is acquiring a training in the handling of affairs that will stand by him in later years. The organization of the farmers of a township into a cooperative exchange for buying and selling may not be an epochal achievement. But it is practical. And it will cure and would-be politicians of the tendency to become visionary.

Let not the young man think that the participation in small-town affairs will stunt his growth. If he is destined for larger things, a few years will find him, as a matter of fact, better conditioned on a larger scale. And a record of things done—that new school for Beaver Hollow, the park at Four Corners, the new municipal lighting plant, or the new railroad branch—all will serve as recommendations when he goes before the voters.

**Panama Holding Answer To Note of Sec'y Hughes**

By International News Service.

WASHINGTON, May 26.—A marked impatience was evidenced in official quarters today over the delay of the republic of Panama in answering the virtual ultimatum despatches by Sec'y of State Hughes, May 9, demanding that Panama end her boundary warfare with Costa Rica, by accepting the White award.

In that communication Sec'y Hughes demanded that Panama notify this government of its intention of complying within a "reasonable time." This reasonable time, it was stated authoritatively today, is rapidly nearing an end.

Silk of the threads of brocade are dyed green before they are woven. A French scientist has evolved a system for rejuvenating used lubricating oil.

**Bringing Dead Paper to Life.**

Not a very promising "baby," you say. But Jim Ingalls has a vision of possibilities. The town was in the heart of a prosperous farming region. Most of the farmers had a big city daily delivered at their gates. There was a growing community spirit. Jim saw the need for a real community newspaper.

The first thing he did was to improve the appearance of the paper by throwing out the fancy types. Then he toured the county, and created a chain of correspondents. Railroad agents, school teachers, doctors, lodge secretaries, justices of the peace—everyone in a position to gather news was supplied with stationery, and given free subscriptions. There were few who did not consider it a privilege to send in news items.

He gave up foreign news entirely, leaving this to the city dailies. His news policy has always been one of intensive reporting of the affairs of town and county. His correspondents pour in to him every week a steady stream of gossip and chit-chat of every hamlet and cross-roads village. If Farmer Porter's wife holds a picnic, she knows where she will find a full account of it, and her guests know where they can find their names in all the glory of print. Farmer Lawler and his neighbors are interested in the hay, grain and forage reports from up-state. They look in Jim's paper for them. He keeps close tabs on the developments at the county experimental farm, and nothing gets by him at the meeting of the county agricultural societies.

The paper's circulation is now nearly four times what it was when he took it over, and it is recognized as a valuable advertising medium. Jim no longer has to worry over his income. But he has made more of his paper than a mere chatterbox of the county's gossip.

In a frame over his desk is a quotation from Bryant: "The press, important as is its office, is but the servant of the human intellect, and its ministry is for good or evil, according to the character of those who direct it. It is a mill which grinds all that is put into its hopper. Fill the hopper with poisoned grain, and it will grind it to meal; but there is death in the bread."

There is no bluster about Jim, and he has never been guilty of a pompous statement. But he realizes that, in his little newspaper, he has a powerful tool. And he uses it to encourage the dwellers of the county to carry out improvements which will add to the comfort of all, and make every town a better place in which to live and bring up children.

**The "King Maker."**

You have read in your histories of the "powers behind the throne"—the men who have preferred to be king makers rather than hold down the job of king. This is Jim's attitude toward the affairs of his country. He has never been a candidate for public office. He is absolutely independent in politics. But he is recognized as a power. Woe to the slick politician who tries to put something over on the people of the county. It isn't long before Jim's little sheet is hurling broadsides into his hold.

Several towns in the county had no water and sewer systems. Jim's paper took the lead in urging bond issues for municipal water works. Of course there were howls from a great many people. Small towns are very often held back by those who know how to work and accumulate, but who do not know how to live. Jim's editorials hammered home argument after argument. In the end, several elections won the point. Every one of these towns now has water and sewer system, all operating at a profit.

Jim encountered opposition from same quarters when he took up the question of better roads for the county. Many people thought that would raise the taxes too high, and bankrupt the county. Jim carried on that fight for three years. You can see the result today in half a dozen modern roads stretching throughout the entire county.

Jim Ingalls is a young man of vision and practicality. He is acquiring a training in the handling of affairs that will stand by him in later years. The organization of the farmers of a township into a cooperative exchange for buying and selling may not be an epochal achievement. But it is practical. And it will cure and would-be politicians of the tendency to become visionary.

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## Assembly Ousts Marrying Parson From His Pulpit

Presbyterian Court Upholds Charges Against Minister.

By United Press.

WINONA LAKE, Ind., May 26.—Rev. J. L. McElmoyle, Maryland's marrying parson, was ousted from his pulpit at Elkton, Md., today by the supreme court of the Presbyterian church.

The Rev. McElmoyle was charged with conducting a "Gretta Green" at Elkton and running a "marrying marathon" with another pastor there.

The charges that he indiscriminately married hundreds of elopers a year were upheld by the judiciary committee of the Presbyterian general assembly meeting here.

Calling of a conference of the nations for the purpose of securing progressive disarmament was urged upon Pres. Harding Wednesday by the 133rd general assembly of the Presbyterian church in the U. S. A.

The assembly passed the resolution appealing for the conference following its presentation by William Jennings Bryan, who is a commissioner to the assembly from the presbytery of Florida.

Adoption of the resolution was speedily accomplished without debate following an explanation of Mr. Bryan that it represented no radical steps in the matter of disarmament.

The text of the resolution follows:

Almost every Chinese urchin learns to gamble before he is three years old, and at the age of five he is an adept at the dice and similar games.

The largest raisin pile on record was served recently to patrons of the automobile show at Turlock, Calif. The immense pile weighed 153 pounds and 75 pounds of raisins were used in its composition.

More than 100,000 volumes and thousands of pamphlets on the recent war have been collected by the French government.

## Harding Denies Offering Justiceship to W. H. Taft

WASHINGTON, May 26.—It was officially announced at the white house today that Pres. Harding has not offered the appointment of the chief justiceship of the United States supreme court to anyone. The statement was forthcoming in response to reports that former Pres. William H. Taft has been offered the post and had signified his willingness to accept.

It was reported that the white house within the last few days had asked Washington friends of the former president to ascertain whether he would accept the appointment. The reply was said to be that he would.

The Montana senate has passed a bill for a bachelor's tax of \$3 annually to be paid into the widows' pension fund.

One of the world's greatest butter centers is Cork, Ireland, which exports nearly 750,000 tons of butter annually.

Special to The News-Times.

GOSHEN, Ind., May 26.—A. R. Booker and Charles F. Cline, Goshen plumbers, were called to Goshen hospital to repair a gas heater under a sterilizer. The heater exploded, burning Booker so badly he is a patient in the hospital. Cline was able to proceed to his home.

**HIS HEART FAILED.**

By United Press.

EAU CLAIRE, Wis., May 26.—The body of a burglar who apparently had died of heart failure while attempting to rob the John Westlund grocery store here, was found today. His head and the upper part of his body was inside of a basement window while his legs dangled outside.

The largest gold mines in the United States east of the Black Hills are in North Carolina.

Gold is being mined at a depth of more than 3,000 feet in South Africa, and it is believed that the shafts can be sunk 2,000 feet deeper.

## There will be a riot

in So. Bend when

50,000 citizens will

be called upon to pay

## "HUSH"

Money

See Our Window Display

The Frances Shop

117 South Michigan St.

Correct Apparel for Women

See Our Window Display

## NEW SUMMER FROCKS

As Refreshing as Flowers From an Old-Time Garden

\$8.75 — \$15.75 — \$19.75

They have taken the loveliest of flower colorings—hyacinth, blue, orchid, rose, yellow and green—put a frill here and there and stepped forth in the sheerest and crispest of materials to charm the Summer Lady. With demure bodices and frivolous looking sashes they make their appearance with the idea of meeting fashion's whims for every occasion.



Summer's own fabrics are the featured materials—crisp organdies, daintiest linens, dotted swisses, ginghams of brightest hue, charming voiles and wonderful combinations of swiss and organdie, gingham and organdie, voile and organdie. One of the prettiest of the combinations is organdie and taffeta, and we are showing an unusually large number of these.

## Specials For Saturday's Selling

Three Groups of Cotton Blouses—All Summer Fabrics—All Summer Shades

Values to \$3.00

**\$1.95**

SPORT SKIRTS  
\$10.75 to \$29.75

Flannels, Indestructible Wash Silk, Comme Ci Comme Ca Silk, Plaids, 1921 Fantasie.

Values to \$4.75

**\$2.95**

SILK SWEATERS  
\$10.75

The colors are Navy, Black, Black and White, Harding Blue, Bisque and Combinations.

Values to \$8.75

**\$4.95**

SPORT BLOUSES  
\$5.75 to \$18.75

All of the new materials for summer wear are featured here in the newest shadings.

WASH PETTICOATS  
\$1.00 and \$1.95

White Mercerized Petticoats—actual values up to \$4.50. One of the real big values of the day.

The Frances Shop

The Frances Shop